

**ABSTRACT**

A technique for communicating with a mobile data processing device by way of a mobile software agent. Any application, such as a banking application which permits cash withdrawals from ATMs, can be represented as a mobile software agent. The mobile software agent is spread across a network to all terminals with cash dispensing functions. The terminals include a communication component having a mobile software agent interface function component and a mobile chipcard interface function component. The mobile software agent interface component provides support functions for receiving and installing the mobile software agent. The chipcard interface component safeguards the communication with the chipcard. The mobile software agent evaluates the information delivered to it from the mobile software agent interface component and then installs itself on the terminals as appropriate. Chipcard-related events are notified via the chipcard interface component to the mobile software agent which, after classifying the chipcard concerned, performs the actions on the chipcard. By implementating these interface components on every terminal in the network, administration of the chipcards in the network can be controlled from the backend system (server).